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ans.

a first substrate having a reflective electrode on a first surface thereof;  
a second substrate having a polarizer and a retardation film, the polarizer formed on a second surface of the second substrate, the retardation film formed on a first surface of the second substrate; and  
a liquid crystal layer interposed between the first surface of the first substrate and the first surface of the second substrate,  
wherein the retardation film is made of one of a polymer and a liquid crystal.

3. (Amended) A transflective liquid crystal display, comprising:

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a liquid crystal panel including:

a) a first substrate having a first polarizer and a reflective electrode, the first polarizer formed on a second surface thereof, the reflective electrode having at least one light transmitting hole and a first retardation film on a first surface thereof, the first retardation film formed in the light transmitting hole, the light transmitting hole transmitting light;

b) a second substrate having a second retardation film and a second polarizer sequentially arranged on a second surface thereof;  
and

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c) a liquid crystal layer interposed between the first surface of the first substrate and the first surface of the second substrate, and a back light device for generating light.

4. (Amended) A liquid crystal display device, comprising:  
a liquid crystal panel including:

a) an upper substrate having an upper polarizer and an upper retardation film sequentially arranged on a second surface thereof;

b) a lower substrate having a reflective electrode and a first lower retardation film sequentially arranged on a first surface thereof and a second lower retardation film and a lower polarizer sequentially arranged on a second surface thereof, the reflective electrode and the first lower retardation film having a light transmitting hole, the light transmitting hole transmitting light; and

c) a liquid crystal layer interposed between a first surface of the upper substrate and the first surface of the lower substrate; and  
a back light device providing light to the liquid crystal panel.

5. (Amended) The liquid crystal display device of claim 4, wherein the first lower retardation film is made of either of a UV curable polymer or a UV curable liquid crystal.

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*Cont.*  
6. (Amended) A reflective LCD device, comprising:

*[Signature]*  
a first substrate;

a reflector over the first substrate;

a liquid crystal layer over the first substrate;

a retardation film over the liquid crystal layer, the retardation film being  
comprised of either polymer or liquid crystal;

a second substrate over the retardation film, said retardation film being  
disposed on an inner surface of said second substrate; and

a polarizer over the second substrate.

*93*  
9. (Amended) The device of claim 7, wherein the retardation layer is  
comprised of UV curable polymer or UV curable liquid crystal.

Please add the following claims:

*24*  
--10. (New) A reflective liquid crystal display device, comprising:

*[Signature]*  
first and second substrates facing and spaced apart from each other;

a polarizer on an outer surface of the first substrate;

a retardation film on an inner surface of the first substrate;

a reflective electrode on an inner surface of the second substrate; and

a liquid crystal layer interposed between the retardation film and the reflective electrode.--

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--11. (New) A transfective liquid crystal display device, comprising:

first and second substrates facing and spaced apart from each other;

a first retardation film on an outer surface of the first substrate;

a first polarizer on the first retardation film;

a reflective electrode on an inner surface of the second substrate, the reflective electrode having at least one light transmitting hole;

a second retardation film formed in the at least one light transmitting hole;

a second polarizer on an outer surface of the second substrate; and

a liquid crystal layer interposed between the first substrate and the reflective electrode.--

--12. (New) A transfective liquid crystal display device, comprising:

first and second substrates facing and spaced apart from each other;

a first retardation film on an outer surface of the first substrate;

a first polarizer on the first retardation film;

a second retardation film on an inner surface of the second substrate, the second retardation film having at least one light transmitting hole;

a reflective electrode on the second retardation film, the reflective electrode having the at least one light transmitting hole in common with the second retardation film;

a third retardation film formed in an outer surface of the second substrate;

a second polarizer on the third retardation film; and

a liquid crystal layer interposed between the first substrate and the reflective electrode.--

13. (New) The device according to claim 12, wherein an optical axis of the second retardation film is perpendicular to that of the third retardation film.--